Case 08-02494 Doc 1 Filed 02/04/08 Entered 02/04/08 22:23:52 Desc Main

Official Form 1 (10/06) West Group, Rochester, NY Page 1 of 35 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Sanchez, Sergio Enrique Sanchez, Karina All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 7450 (if more than one, state all): 4889 Street Address of Debtor (No & Street, City, and State): Street Address of Joint Debtor (No & Street, City, and State): 14424 Kilbourne Avenue 14424 Midlothian II. Kilbourne Avenue ZIPCODE ZIPCODE **60445** Midlothian IL 60445 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address): SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box) Health Care Business Chapter 7 Chapter 15 Petition for Recognition П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined $See\ Exhibit\ D\ on\ page\ 2\ of\ this\ form.$ П Chapter 11 in 11 U S C § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2 million. Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments Rule 1006(b) See Official Form 3A Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only) Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration See Offi cial Form 3B classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of 100-200-1.000-5.001-10.001-25,001 50,001-OVER Creditors 199 999 5.000 10.000 25.000 50,000 100,000 100,000 Ď \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets X \$100,001 to Estimated \$0 to \$50,000 to \$1 million to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities \times

Case 08-02494 Doc 1 Filed 02/04/08 Entered 02/04/08 22:23:52 Desc Main Official Form 1 (10/06) West Group, Rochester, NY Document Page 2 of 35 FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Sergio Enrique Sanchez and (This page must be completed and filed in every case) Karina Sanchez All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Date Filed: Case Number: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). 01/06/2008 /s/ Reid A. Stiefel Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition. \times No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

period after the filing of the petition.

fficial Form 1 (10/06) West Group, Rochester, NY DOCUM	nent Page 3 of 35 FORM B1, Page			
Voluntary Petition	Name of Debtor(s): Sergio Enrique Sanchez and			
(This page must be completed and filed in every case)	Karina Sanchez			
	Signatures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
declare under penalty of perjury that the information provided in this etition is true and correct.	I declare under penalty of perjury that the information provided in this			
If petitioner is an individual whose debts are primarily consumer debts	petition is true and correct, that I am the foreign representative of a debtor			
nd has chosen to file under chapter 7] I am aware that I may proceed	in a foreign proceeding, and that I am authorized to file this petition.			
nder chapter 7, 11, 12, or 13 of title 11, United States Code, nderstand the relief available under each such chapter, and choose to	(Check only one box.)			
roceed under chapter 7.				
If no attorney represents me and no bankruptcy petition preparer	☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are			
igns the petition] I have obtained and read the notice required by	attached.			
1 U.S.C. §342(b)	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the			
request relief in accordance with the chapter of title 11, United States	chapter of title 11 specified in this petition. A certified copy of the order			
Code, specified in this petition.	granting recognition of the foreign main proceeding is attached.			
$\chi_{/s/}$ Sergio Enrique Sanchez	- x			
Signature of Debtor	(Signature of Foreign Representative)			
X /s/ Karina Sanchez	(Signature of Poteign Representative)			
Signature of Joint Debtor				
	(Printed name of Foreign Representative)			
Telephone Number (if not represented by attorney)	01/06/2008			
01/06/2008	(Date)			
Date				
Signature of Attorney	Signature of Non-Attorney Bankruptcy Petition Preparer			
	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document			
X /s/ Reid A. Stiefel Signature of Attorney for Debtor(s)	compensation and have provided the debtor with a copy of this document			
	and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to			
Reid A. Stiefel 28989 Printed Name of Attorney for Debtor(s)	11 U.S.C. § 110(h) setting a maximum fee for services chargeable by			
Law Offices of Reid A. Stiefel	bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form			
Firm Name	accepting any fee from the debtor, as required in that section. Official Form 19B is attached.			
1590 Louis Avenue	17D is dimensed.			
Address				
Ella Grana II COOOT	Printed Name and title, if any, of Bankruptcy Petition Preparer			
Elk Grove IL 60007				
847-364-6660 Telephone Number	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal,			
	responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
01/06/2008 Date	— [0,11 0.5.c. § 110.)			
Signature of Debtor (Corporation/Partnership)	Address			
declare under penalty of perjury that the information provided in				
his petition is true and correct, and that I have been authorized to le this petition on behalf of the debtor.	X			
N 11 (d. 156) at the con-				
The debtor requests the relief in accordance with the chapter of title 1, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible			
1, Olited Saites Code, specified in this petition.	person, or partner whose Social Security number is provided above.			
X	Names and Social Security numbers of all other individuals who prepared or			
Signature of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.			

Printed Name of Authorized Individual

Title of Authorized Individual

01/06/2008

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

n re	Sergio	Enrique	Sanchez	(Case No.	
	and			(Chapter	7
	Karina	Sanchez				
			Debtor(s)			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check one of the five statements below and attach any documents as directed.	
1. Within the 180 days before the filing of my bankruptcy case , I recagency approved by the United States trustee or bankruptcy administrator that outlined the operation of counseling and assisted me in performing a related budget analysis, and I have a certificate services provided to me. Attach a copy of the certificate and a copy of any debt repayment	pportunities for available credit from the agency describing the
2. Within the 180 days before the filing of my bankruptcy case, I recagency approved by the United States trustee or bankruptcy administrator that outlined the opcounseling and assisted me in performing a related budget analysis, but I do not I have a cer the services provided to me. You must file a copy of a certificate from the agency describing a copy of any debt repayment plan developed through the agency no later than 15 days after	pportunities for available credit tificate from the agency descr bing og the services provided to you and
3. I certify that I requested credit counseling services from an approved agen services during the five days from the time I made my request, and the following exigent circu of the credit counseling requirement so I can file my bankruptcy case now. [Must be accept the court.] [Summarize exigent circumstances here.]	•

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 5 of 35 Document 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Karina Sanchez 01/06/2008

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re <i>Sergio</i>	Enrique	Sanchez		Case No.	
and				Chapter	7
Karina	a Sanchez				
-		Debtor(s)	_		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 7 of 35 Document 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Sergio Enrique Sanchez Date: 01/06/2008

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re	Sergio	Enrique	Sanchez	and	Karina	Sanchez		Case No.	
								Chapter	7
							/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whe her hat schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 195,000.00		
B-Personal Property	Yes	3	\$ 16,810.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 204,403.96	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 33,581.64	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,490.24
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,576.00
ТОТ	AL	16	\$ 211,810.00	\$ 237,985.60	

Document

UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS**

In re <i>Sergio</i>	Enrique	Sanchez	and	Karina	Sanchez			Case No.		
								Chapter	7	
						/ Deb	otor			
-	•			•						

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,490.24
Average Expenses (from Schedule J, Line 18)	\$ 4,576.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 3,166.67

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 2,699.96
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	s 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	·	\$ 0.00
4. Total from Schedule F		\$ 33,581.64
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 36,281.60

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In re	Sergio Enrique Sanchez and Karina Sanchez	Case No.	
	Debtor		(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	are under penalty of perjury that I have read the to the best of my knowledge, information and	0 0	ummary and schedules, consisting of sheets, and that they are true and
Date:	1/6/2008	•	/s/ Sergio Enrique Sanchez Sergio Enrique Sanchez
Date:	1/6/2008	•	/s/ Karina Sanchez

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In re	Sergio	Enrique	Sanchez	and Karina	Sanchez	_/ Debtor	Case No		
_								,	if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property		Secured Claim or	Amount of Secured Claim
Residence 14424 Kilbourne Avenue Midlothian, IL 60445	Fee Simple	J	\$ 195,000.00	\$ 189,799.00

TOTAL \$ (Report also on Summary of Schedules.)

195,000.00

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nre Sergio Enrique Sanchez and Karina Sa	≀nchez
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/ Debtor

Case No.

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o n e		sbandH WifeW JointJ nunityC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	x			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Chase Bank 13458 S. Cicero Avenue, Crestwood, Illinois 60445 Account No.: 684387343 Location: In debtor's possession	J	\$ 100.00
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		Furniture Location: In debtor's possession	J	\$ 500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing Location: In debtor's possession	J	\$ 1,000.00
7. Furs and jewelry.	x			
Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c) Rule 1007(b)).	X			

	In re	Sergio	Enrique	Sanchez	and	Karina	Sanchez
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/ Debtor

Case No. ______(if known)

SCHEDULE B-PERSONAL PROPERTY

r			
Type of Property	N Description and Location of Property O Husband Nife Joint Community	W tJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X		
Stock and interests in incorporated and unincorporated businesses. Itemize.	x		
14. Interests in partnerships or joint ventures. Itemize.	x		
Government and corporate bonds and other negotiable and non-negotiable instruments.	x		
16. Accounts Receivable.	x		
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x		
Other liquidated debts owing debtor including tax refunds. Give particulars.	X		
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x		
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x		
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x		
22. Patents, copyrights, and other intellectual property. Give particulars.	X		
23. Licenses, franchises, and other general intangibles. Give particulars.	x		
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x		
25. Automobiles, trucks, trailers and other	2000 Jeep Grand Cherokee	J	\$ 3,305.00
vehicles.	VIN#1J4GW58S3YC294854		
	Mileage: 106,575		
	Location: In debtor's possession		
	2007 Nissan Versa VIN#3N1BC13E27L379080 Mileage: 21,300 Location: In debtor's possession	J	\$ 11,905.00

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n re	Sergio	Enrique	Sanchez	and	Karina	Sanchez
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/ Debtor

Case No. ______(if known)

SCHEDULE B-PERSONAL PROPERTY

		(Continuation Sheet)			
Type of Property	N o n e	Description and Location of Property	Husband- Wife- Joint- Community-	-W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories. 27. Aircraft and accessories.	x x				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	x				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	<i>x</i>				
Farming equipment and implements. 34. Farm supplies, chemicals, and feed.	x x				
35. Other personal property of any kind not	x				
already listed. Itemize.					

FORM B6C (10/05) w Case 08-02494 Doc 1 Filed 02/04/08 Entered 02/04/08 22:23:52 Desc Main Document Page 15 of 35

n re	Sergio	Enrique	Sanchez	and Karina	Sanchez	/ Debtor	Case No.	
							· -	C51

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$125,000.
(Check one box)	
☐ 11 U.S.C. § 522(b) (2):	
☑ 11 U.S.C. § 522(b) (3):	

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Checking Account	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00
Furniture	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Clothing	735 ILCS 5/12-1001(a)	\$ 1,000.00	\$ 1,000.00
Jeep Grand Cherokee	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 0.00 \$ 3,305.00	\$ 3,305.00
Nissan Versa	735 ILCS 5/12-1001(c)	\$ 4,800.00	\$ 11,905.00

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Official Form 6D (10/06) West Group, Rochester, NY

In re Sergio Enrique Sanchez and Karina Sanchez	,	,
Debtor(s)	_	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 0981 Creditor # : 1 GMAC PO Box 4622 Waterloo IA 50704-4622		J 04/2006 Mortgage Value: \$ 195,000.00				\$ 37,907.00	\$ 0.00
Account No: 0001 Creditor # : 2 Nissan Motor PO Box 0502 Carol Stream IL 60132-0502		J 12/2006 Auto Loan				\$ 14,604.96	\$ 2,699.96
Account No: 1621 Creditor # : 3 Washington Mutual Bank PO Box 9001123 Louisville KY 40290-1123		Value: \$ 11,905.00 W 04/2006 Mortgage Value: \$ 195,000.00				\$ 151,892.00	\$ 0.00
No continuation sheets attached		 	Subte (Total of th T (Use only on la	is pa	ige) I \$	\$ 204,403.96 \$ 204,403.96	\$ 2,699.96 \$ 2,699.96

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) Filed 02/04/08 Document F

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(if known)

In re Sergio Enrique Sanchez and Karina Sanchez

Debtor(s)

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

marit conti	If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the opriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ngent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)									
box l	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.									
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.										
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ed to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.									
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.									
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)									
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).									
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).									
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).									
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).									
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).									
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).									
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).									
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).									
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).									

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Official Form 6F (10/06) West Group, Rochester, NY

In re Sergio Enrique Sanchez and Karina Sanchez	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2415 Creditor # : 1 Affiliated Radiologists S.C. Dept. 4104 Carol Stream IL 60122-4104		J	Medical Bills				\$ 23.20
Account No: 4753 Creditor # : 2 Bank of America PO Box 15726 Wilmington DE 19886-5726		J	Credit Card Purchases				\$ 2,236.96
Account No: 0512 Creditor # : 3 Capital One PO Box 30285 Salt Lake City UT 84130-0289		J	Credit Card Purchases				\$ 990.00
Account No: 9561 Creditor # : 4 Carson Pirie Scott PO Box 17264 Baltimore MD 21297-1264		J	Credit Card Purchases				\$ 382.29
4 continuation sheets attached	ļ	1	(Use only on last page of the completed Schedule F. Report also on Summar		Tota	al\$	\$ 3,632.45

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Sergio Enrique Sanche	ez and Karina Sanchez	, Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	and (Claim was Incurred, Consideration for Claim. him is Subject to Setoff, so State.	:	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 4851 Creditor # : 5 Chase PO Box 15153 Wilmington DE 19886-5153		J		Card Purchases					\$ 3,337.93
Account No: 78XF Creditor # : 6 Credit Watch / UGA PO Box 156269 Fort Worth TX 76155-1269		J	Cash A	dvance					\$ 5,637.68
Account No: 6726 Creditor # : 7 Dell Financial Services PO Box 6403 Carol Stream IL 60197-6403		J	Credit	Card Purchases					\$ 1,497.56
Account No: 4917 Creditor # : 8 Dish Network / CBE Group DEPT 0063 Palatine IL 60055-0063		J	Sateli	te Services					\$ 663.51
Account No: 2977 Creditor # : 9 Express / WFNNB - Club Express PO Box 659728 San Antonio TX 78265-9728		J	Credit	Card Purchases					\$ 200.18
Account No: 2831 Creditor # : 10 Harlem Furniture PO Box 659704 San Antonio TX 78265-9704		J	Credit	Card Purchases					\$ 3,128.88
Sheet No. 1 of 2 continuation sheets attack. Creditors Holding Unsecured Nonpriority Claims	ned t	o So	(Use only on la	ast page of the completed Schedule F. Report also on oplicable, on the Statistical Summary of Certain Liabi	Summary o	T f Scl		I \$	\$ 14,465.74

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Sergio Enrique Sanchez and Karina Sanchez	, Case No.
Debtor(s)	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9561 Creditor # : 11 HSBC Retail Services POBox 5244 Carol Stream IL 60197-5244		J	Credit Card Purchases				\$ 344.66
Account No: 9811 Creditor # : 12 JcPenny PO Box 960001 Orlando FL 32896-0001		J	Credit Card Purchases				\$ 995.78
Account No: 9176 Creditor # : 13 Kohls PO Box 2983 Milwaukee WI 53201-2983		J	Credit Card Purchases				\$ 218.35
Account No: 0546 Creditor # : 14 Mercy Hospital Medical Center PO Box 97171 Chicago IL 60678-7171		J	Medical Bills				\$ 226.20
Account No: 4314 Creditor # : 15 Midland Orthopedic Associates 2850 S. Wabash Chicago IL 60616		J	Medical Bills				\$ 40.00
Account No: 0204 Creditor # : 16 OfficeMax PO Box 17602 Baltimore MD 21297-1602		J	Credit Card Purchases				\$ 1,486.53
Sheet No. 2 of 4 continuation sheets attace Creditors Holding Unsecured Nonpriority Claims	ched t	to Sc	Chedule of (Use only on last page of the completed Schedule F. Report also on Summand, if applicable, on the Statistical Summary of Certain Liabilities a	nary of S	Tot	al \$	\$ 3,311.52

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

nre Sergio Enrique Sanchez and Karina Sanchez	, Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J、	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5762 Creditor # : 17 Old Navy Po Box 530942 Atlanta GA 30353-0942		J	Credit Card Purchases				\$ 1,031.86
Account No: 5PCC Creditor # : 18 Pathology Consultants PO Box 88493 Chicago IL 60680-1493		J	Medical Bills				\$ 85.00
Account No: 5-01 Creditor # : 19 Radiological Physicians, Ltd PO Box 2150 Bedford Park IL 60499		J	Medical Bills				\$ 17.42
Account No: 1001 Creditor # : 20 Rush University Medical Center 2250 E. Devon Avenue Suite 352 Des Plaines IL 60018		J	Medical Bills				\$ 609.54
Account No: 6528 Creditor # : 21 Rush University Medical Group 75 Remittance Drive Suite 1611 Chicago IL 60675-1611		J	Medical Bills				\$ 119.40
Account No: 8349 Creditor # : 22 Stamps PO Box 120398 Dept. 0398 Dallas TX 75312-0398		J	Program Fee				\$ 31.98
Sheet No. 3 of 4 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed '	to So	Chedule of (Use only on last page of the completed Schedule F. Report also on Sumr and, if applicable, on the Statistical Summary of Certain Liabilities :	nary of S	Γota ched	al \$ ules	\$ 1,895.20

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

nre Sergio Enrique Sanchez and Karina Sanchez	, Case No.	
Debtor(s)		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1081 Creditor # : 23 Upfront Rewards PO Box 888377 Grand Rapids MI 49588-8377		J	Credit Card Purchases				\$ 10,276.73
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							
Sheet No. 4 of 4 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	ned t	to So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summar and, if applicable, on the Statistical Summary of Certain Liabilities and	y of S	Tota ched	al \$ ules	\$ 10,276.73 \$ 33,581.64

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n re <i>Ser</i> g	gio Enrique	Sanchez	and Karina	Sanchez	Debtor	Case No.	
·				<u>-</u>		·	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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In re	Sergio	Enrique	Sanchez	and Karina	Sanchez /	Debtor	Case No.	
	•						-	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Sergio Enrique Sanchez and Karina Sanchez	_ ,	Case No.	
Debtor(s)			(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE							
Status: RELATIONSHIP(S): Married Daughter		AGE(S): 2						
EMPLOYMENT:	DEBTOR		SPO	USE				
Occupation	Store Manager	Unemp	loyed					
Name of Employer	Jiffy Lube							
How Long Employed	1 year							
Address of Employer	1907 E. Oakton							
	Elk Grove IL 60007							
•	rage or projected monthly income at time case filed)	•	DEBTOR	_	SPOUSE			
 Monthly gross wages, sa Estimate Monthly Overting 	alary, and commissions (pro rate if not paid monthly) me	\$ \$	3,166.67 0.00		0.00			
3. SUBTOTAL		\$	3,166.67	\$	0.0			
		<i>666666</i>	362.57 235.19 0.00 29.66 32.50 16.51	· \$ \$ \$ \$ \$ \$ \$	0.0 0.0 0.0 0.0 0.0			
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	676.43	•	0.0			
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,490.24	-	0.0			
7. Regular income from operation of business or profession or farm (attach detailed statement) 8. Income from Real Property 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. 11. Social Security or government assistance Specify: 12. Pension or retirement income 13. Other monthly income		\$\$\$\$	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00			
		\$ \$	0.00 0.00		0.0			
Specify:		\$	0.00	\$	0.0			
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	\$	0.00			
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	2,490.24	\$	0.00			
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals			<u>\$</u>	2,490.	24			

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Sergio Enrique Sanchez and Karina Sanchez	Case No.
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." Rent or home mortgage payment (include lot rented for mobile home) X No a. Are real estate taxes included? Yes b. Is property insurance included? Yes No \times \$......25.0..00 2. Utilities: a. Electricity and hea ing fuel b. Water and sewer 35.00 \$ c. Telephone 50,00 d Other 0.00 \$ O her 3. Home maintenance (repairs and upkeep) 1,000.00 4. Food \$ 5. Clothing \$ 100.00 6. Laundry and dry cleaning .\$.....*50..0.*0. 7. Medical and dental expenses \$ 400.00 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 50.00 \$ 0.00 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 60.00 \$ b. Life \$ 0.00 c. Health 170.00 d Auto e Other 0.00 \$ O her 12. Taxes (not deducted from wages or included in home mortgage) \$ 0.00 (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) b. Other: Credit Card Payments 0.00 \$ c. Other: Medical Bill Payments d. Other: 0.00 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) .\$..... 0.00 17. Other: Daycare 150.00 Other: \$ 0.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules 4,576.00 \$ and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I 2,490.24 4,576.00 b. Average monthly expenses from Line 18 above \$ \$ (2,085.76)c. Monthly net income (a. minus b.)

Document Page 27 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re:Sergio Enrique Sanchez and Karina Sanchez Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify he beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless he spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$38,000.00 Jiffy Lube International

Last Year: \$20,000.00 1907 E. Oakton

Year before Elk Grove Village, IL 60007

Year to date: UGA (Self-Employed)
Last Year: 14424 Kilbourne Avenue
Year before: Midlothian, IL 60445

Year to date: Jiffy Lube
Last Year: 1907 E. Oakton

Year before: \$8,132.37 Elk Grove Village, Illinois 6007

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2. Income other than from employment or ope	ration of business		
State the amount of income received by the debtor oth	er han from employment,	trade, profession, opera ion of the debtor's	s business during the two ye

State the amount of income received by the debtor other han from employment, trade, profession, opera ion of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. Debtor whose debts are not primarily consumer debts: List each payment or o her transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint pe ition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint peti ion is not filed.)

⋈ NONE

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which he debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

Mortgage Foreclosure

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

Pending

07CH34858

Washington Mutual Bank Vs. Karina

Sanchez, Sergio E.

Sanchez; Mortgage

Electronic Registration

Systems, Inc.;

Quicken Loans,

Inc.; Unknown

Owners and

Nonrecord Claimants

Richard J. Daley

Center

50 W. Washington

Street

Chicago, Illinois

60602

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of his case. (Married debtors filing under chapter 12 or chapter 13 must include informa ion concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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\boxtimes	NONE
6. A	assignments and receiverships a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint
\boxtimes	petition is not filed.) NONE
\boxtimes	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NONE
'. G	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.(Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by ei her or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
\boxtimes	NONE
	osses
	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whe her or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
\boxtimes	NONE
). P	ayments related to debt counseling or bankruptcy
	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.
M	NONE
0.	Other transfers
	a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
\boxtimes	NONE
	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the
\boxtimes	NONE
1.	Closed financial accounts
	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or o her financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the

spouses are separated and a joint petition is not filed.)

NONE

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12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include informa ion concerning either or both spouses whether or not a joint peti ion is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NONE

15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filled, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

Debtor: Name(s): 03/2005-03/2

Address: 2320 S. Seeley Avenue, 006

Chicago, Illinois 60608

Debtor: Name(s): 11/2004-03/2

Address: 1815 Arbor Lane, Crest 005

Hill, Illinois 60435

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding he commencement of the case, iden ify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into he air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by he debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which he debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

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	b. List the name and address of every site for which he debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
X	NONE
	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
X	NONE
3.	Nature, location and name of business
	a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity ei her full- or part-time within six years immediately preceding the commencement of this case.
	If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.
	If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.
X	NONE
	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
X	NONE
X	NONE
[If o	completed by an individual or individual and spouse]
	eclare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and y attachments thereto and that they are true and correct.
	Date 01/06/2008 Signature /s/ Sergio Enrique Sanchez of Debtor
	Date 01/06/2008 Signature /s/ Karina Sanchez
	of Joint Debtor (if any)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

nre Sergio Enrique Sanchez and Ka	rina Sanchez	Case No. Chapter 7				
			Debtor			
CHAPTER 7 INDIVIDUAL DE	BTOR'S STATEME	NT OF INT	ENTION	- HUSBA	ND'S DEE	STS
☑ I have filed a schedule of assets and liabilities which	includes debts secured by pro-	nerty of the estate				
✓ I have filed a schedule of executory contracts and ur		•	subject to an i	inexpired lease	غ	
	·		•	•		
Description of Secured Property	Creditor's Name	Tiose debits of 15 Se	Property will be Surrendered	İ	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None						
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)	•			
	Signature of De	ebtor(s)				
Date: 01/06/2008	Debtor: /s/ Sergio E	nrique Sand	chez			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

nre Sergio Enrique Sanchez and Ka	Karina Sanchez			Case No. Chapter 7				
			Debtor					
CHAPTER 7 S	STATEMENT OF IN	TENTION -	WIFE'S	DEBTS				
☑ I have filed a schedule of assets and liabilities which	includes debts secured by pro	perty of the estate.						
☑ I have filed a schedule of executory contracts and ur	nexpired leases which includes	personal property	subject to an u	unexpired leas	e.			
☐ I intend to do the following with respect to the propert	ty of the estate which secures t	hose debts or is s	ubject to a leas	se:				
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)		
Residence	Washington Mutual	Bank	x					
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)						
	Signature of Do	ebtor(s)						
Date: <u>01/06/2008</u>	Debtor: /s/ Karina S	anchez						

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

nre Sergio Enrique Sanchez and Ka	rina Sanchez	Case No. Chapter 7				
			Debtor			
CHAPTER 7 S	STATEMENT OF IN	TENTION -	JOINT E	DEBTS		
☑ I have filed a schedule of assets and liabilities which	includes debts secured by prop	erty of the estate.				
☑ I have filed a schedule of executory contracts and un	nexpired leases which includes	personal property	subject to an u	unexpired lease	c.	
☐ I intend to do the following with respect to the propert	y of the estate which secures the	nose debts or is su	ubject to a leas	se:		
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Nissan Versa	Nissan Motor			X		X
Residence	GMAC		X			
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of De	btor(s)				
Date: <u>01/06/2008</u>	Debtor: /s/ Sergio E.	nrique Sand	chez			
Date: <u>01/06/2008</u>	Joint Debtor: /s/ Karin	a Sanchez				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re	Sergio and	Enrique Sanchez		Case No. Chapter	
	and			Chapter	/
	Karina	Sanchez			
			/ Debtor		
	Attorney for	r Debtor: Reid A. Stiefel			

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned,	pursuant to	Rule	2016(b)	Bankrupto	v Rules	states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 01/06/2008 Respectfully submitted,

X<u>/s/ Reid A. Stiefel</u>
Attorney for Petitioner: Reid A. Stiefel
Law Offices of Reid A. Stiefel

1590 Louis Avenue Elk Grove IL 60007